

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Branden Michael Davis
Megan Anne Davis
Debtors

Case No. 23-02765-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 22, 2024

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Branden Michael Davis, Megan Anne Davis, 455 Cliff St, Honesdale, PA 18431-2113
5582555	+ Bradford Co Domestic Relations, Bradford County Court House Basement, 301 Main St, Towanda, PA 18848-1845
5582562	+ Chrysler Capital, 1601 Elm Street #800, Dallas , TX 75201-7260
5582563	+ Commonwealth Health Moses Taylor Hospita, 700 Quincy Ave, Scranton , PA 18510-1724
5582568	+ Envision Physician Services, 5380 Tech Data Dr #101, Clearwater , FL 33760-3122
5582575	+ Hematology & Oncology ANP, 1100 Meade St, Dunmore, PA 18512-3169
5582584	+ Radiology Affiliates Imaging, P.O. Box 786327, Philadelphia , PA 19178-6327
5582588	+ SMH Maternal-Fetal Medicine, 1888 Hillview St, Sarasota , FL 34239-3605
5582587	+ Scranton Quincy Clinic Company LLC, P.O. Box 14000, Belfast , ME 04915-4033
5582591	+ The Adley at Lakewood Ranch, P.O. Box 936, Caldwell, ID 83606-0936
5582592	US Attorney for the PA Middle District, William J. Nealon Federal Building 235 N, Scranton, PA 18503-1533
5582595	+ Wayne Memorial Community Health Centers, 601 Park St, Honesdale, PA 18431-1445

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bknotices@szjlw.com	Mar 22 2024 18:40:00	CCAP Auto Lease Ltd., C/O Stewart, Zlimen & Jungers Ltd., 2860 Patton Road, Roseville, MN 55113-1100
5582552	+ EDI: WFNNB.COM	Mar 22 2024 22:42:00	ADS/Comenity/Victoria, PO Box 182789, Columbus, OH 43218-2789
5582553	+ EDI: CINGMIDLAND.COM	Mar 22 2024 22:42:00	AT&T, 208 S. Akard Street, Suite 2954, Dallas, TX 75202-4206
5582554	EDI: TSYS2	Mar 22 2024 22:42:00	Barclays Bank/Old Navy, PO Box 8803, Wilmington, DE 19899-8803
5582558	+ EDI: CAPITALONE.COM	Mar 22 2024 22:42:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
5582556	+ EDI: CAPITALONE.COM	Mar 22 2024 22:42:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5582560	+ EDI: CAPITALONE.COM	Mar 22 2024 22:42:00	Capital One/WMT, PO Box 31293, Salt Lake City, UT 84131-0293
5582561	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 22 2024 18:40:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
5582564	Email/PDF: creditonebknotifications@resurgent.com	Mar 22 2024 18:56:12	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
5582566	+ EDI: MAXMSAIDV	Mar 22 2024 22:42:00	Dept of Ed/Aidvantage, PO Box 300001, Greenville, TX 75403-3001
5582569	+ EDI: AMINFOFP.COM		

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		Mar 22 2024 22:42:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5582571	^ MEBN		
		Mar 22 2024 18:38:18	Geisinger, 100 N Academy Ave, Danville, PA 17822-9800
5584403	+ Email/Text: ANGIES@GENESISCRED.COM		
		Mar 22 2024 18:40:00	Genesis, PO Box 3630, Everett, WA 98213-8630
5582573	+ Email/Text: tdillon@gulfcoastcollection.com		
		Mar 22 2024 18:40:00	Gulf Coast Collection Bureau, 7560 Commerce Ct, Sarasota , FL 34243-3217
5582572	^ MEBN		
		Mar 22 2024 18:38:20	Gulf Coast Collection Bureau, PO Box 987, Tallevast, FL 34270-0987
5582574	+ Email/PDF: HCABKNotifications@resurgent.com		
		Mar 22 2024 18:57:15	HCA Florida Sarasota Doctors Hospital, 5731 Bee Ridge Road, Sarasota , FL 34233-5056
5582576	+ EDI: CITICORP		
		Mar 22 2024 22:42:00	Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
5582577	EDI: JPMORGANCHASE		
		Mar 22 2024 22:42:00	JP Morgan Chase Bank, PO Box 15369, Wilmington, DE 19850-5369
5582580	Email/Text: EBN@Mohela.com		
		Mar 22 2024 18:40:00	Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005
5582578	+ EDI: CITICORP		
		Mar 22 2024 22:42:00	Macys/CBNA, PO Box 6789, Sioux Falls, SD 57117-6789
5582579	+ EDI: PARALONMEDCREDIT		
		Mar 22 2024 22:42:00	Medicredit, P.O. Box 505600, St Louis , MO 63150-5600
5582581	+ EDI: AMINFOFP.COM		
		Mar 22 2024 22:42:00	Premier BKCRD/First Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
5582583	+ Email/Text: BankruptcyMail@questdiagnostics.com		
		Mar 22 2024 18:40:00	Quest Diagnostics, P.O. Box 740781, Cincinnati , OH 45274-0781
5582585	Email/Text: ngisupport@radiusgs.com		
		Mar 22 2024 18:40:00	Radius Global Solutions LLC, 7831 Glenroy Rd, Minneapolis, MN 55439-3132
5582589	+ EDI: SYNC		
		Mar 22 2024 22:42:00	SYNCB/Home, PO Box 965036, Orlando, FL 32896-5036
5582586	+ Email/Text: enotifications@santanderconsumerusa.com		
		Mar 22 2024 18:40:00	Santander/Chrysler Cap, PO Box 961212, Fort Worth, TX 76161-0212
5582590	+ EDI: WTRRN BANK.COM		
		Mar 22 2024 22:42:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
5582567	EDI: USBANKARS.COM		
		Mar 22 2024 22:42:00	Elan Financial Services, PO Box 108, Saint Louis, MO 63166
5582593	Email/Text: edbknotices@ecmc.org		
		Mar 22 2024 18:40:00	US Department of Education, 400 Maryland Ave SW, Washington, DC 20202-0001
5582594	EDI: CAPITALONE.COM		
		Mar 22 2024 22:42:00	Walmart, PO Box 71087, Charlotte, NC 28272-1087
5582596	+ Email/Text: meronem@wmh.org		
		Mar 22 2024 18:40:00	Wayne Memorial Hospital, 601 Park St, Honesdale, PA 18431-1498

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5582557	*	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5582559	*+	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5582565	*+	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
5582570	*	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

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5582582	*+	Premier BKCRD/First Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
5582598	*+	Wayne Memorial Hospital, 601 Park St, Honesdale, PA 18431-1498
5582597	*+	Wayne Memorial Hospital, 601 Park St, Honesdale, PA 18431-1498
5582599	*+	Wayne Memorial Hospital, 601 Park Street, Honesdale, PA 18431-1498

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2024 at the address(es) listed below:

Name	Email Address
Carlo Sabatini	on behalf of Debtor 2 Megan Anne Davis usbkct@bankruptcypa.com kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;sabatin i.carlob107053@notify-prod.bestcase.com
Carlo Sabatini	on behalf of Debtor 1 Branden Michael Davis usbkct@bankruptcypa.com kecf@bankruptcypa.com;ivms@bankruptcypa.com;necf@bankruptcypa.com;sabecf@gmail.com;secf@bankruptcypa.com;sabatin i.carlob107053@notify-prod.bestcase.com
Jill E. Durkin	jilldurkinesq@gmail.com PA92@ecfbis.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Branden Michael Davis

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3231

EIN --

Debtor 2

Megan Anne Davis

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9590

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:23-bk-02765-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Branden Michael Davis
aka Branden Davis, aka Branden M DavisMegan Anne Davis
aka Megan A Davis, aka Megan Davis, fka
Megan Linde**By the
court:**3/22/24Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.